

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

8/19/13 11:12:45
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on March 3, 1995, Lance G. Scott and wife, Sonya Scott executed a certain deed of trust to William H. Lovell, III, Trustee for the benefit of First Commercial Mortgage Company of Memphis which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 751 at Page 614 and Modified in Book 3344 at Page 626; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 7, 2000 and recorded in Book 1223 at Page 43 and by instrument dated February 9, 2001 and recorded in Book 1299 at Page 633 and re-recorded in Book 1338 at Page 93 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated June 16, 2000 and recorded in the aforesaid Chancery Clerk's Office in Book 1223 at Page 45; and

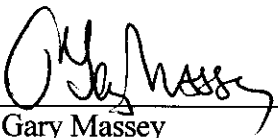
WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 671, Section B, South 1/2 & East of Cow Pen Creek, DeSoto Village Subdivision, situated in Sections 33 and 34, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 8, Pages 16-21, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 15th day of August, 2013.



J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C.
1910 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on 30th day of September, 2009, Leonard Byears, Jr. executed a certain Deed of Trust to **Laurel A. Meyer**, Trustee for the benefit of **Mortgage Electronic Registration Systems Inc., as nominee for Fairway Independent Mortgage Corporation, its successors and assigns**, which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in **Book/Instrument No. 3088 at Page 504**; and

Whereas said Deed of Trust was assigned at Deed Book 3652, Page 479, on June 4, 2013 to JPMorgan Chase Bank, National Association filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association, has heretofore substituted **Philip L. Martin** as Trustee in lieu and in place of **Laurel A. Meyer** by instrument dated **6/24/2013**, and recorded in **Book 3672 at Page 250**; and

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, **Philip L. Martin**, Substituted Trustee in said Deed of Trust, will on **09/17/2013** offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at **2535 Hwy 51 South, Hernando, MS - Main Front Door** of DeSoto County Courthouse State of Mississippi, to the highest and best bidder for cash the following described property situated in **DeSoto County, Mississippi**, to-wit:

LOT 220, PHASE 3, SECTION F, RANCH MEADOWS PUD, LOCATED IN SECTION 25, TOWNSHIP 1 SOUTH, RANGE 9 WEST, AS SHOWN ON PLAT OF RECORDED IN PLAT BOOK 94, PAGE 28 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, 08/15/2013

/s/ Philip L. Martin
Martin & Brunavs
Attorneys At Law
2800 North Druid Hills Road
Atlanta, GA 30329
(404) 982-0088 or (877) 740-0883- Phone
M&B File # 13-19020MS
Publication Dates: August 22, 29, September 5, 12, 2013

**THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

9-17-13

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on 18th day of February, 2004, Moses Street, Jr. and Jeanette T. Street executed a certain Deed of Trust to **Craig N. Landrum**, Trustee for the benefit of **People's Choice Home Loan, Inc., A Wyoming Corporation**, which Deed of Trust is of record in the office of the Chancery Clerk of **DeSoto County**, State of Mississippi in **Book/Instrument No. 1942 at Page 271**; and

Whereas said Deed of Trust was assigned at Deed Book 3,574, Page 739, on January 29, 2013 to **U.S. Bank National Association**, as Trustee, successor in interest to **Bank of America, National Association** as successor by merger to **LaSalle Bank National Association**, as Trustee for certificate holders of **Bear Stearns Asset Backed Securities I LLC Asset Backed Certificates, Series 2004-HE4** filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, **U.S. Bank National Association**, as Trustee, successor in interest to **Bank of America, National Association** as successor by merger to **LaSalle Bank National Association**, as Trustee for certificate holders of **Bear Stearns Asset Backed Securities I LLC Asset Backed Certificates, Series 2004-HE4**, has heretofore substituted **Philip L. Martin** as Trustee in lieu and in place of **Craig N. Landrum** by instrument dated 6/26/2013, and recorded in **Book 3672 at Page 377**; and

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, **Philip L. Martin**, Substituted Trustee in said Deed of Trust, will on **9/17/2013** offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at **2535 Hwy 51 South, Hernando, MS - Main Front Door of DeSoto County Courthouse** State of Mississippi, to the highest and best bidder for cash the following described property situated in **DeSoto County**, Mississippi, to-wit:

Land situated in DeSoto County Mississippi to wit

Lot 8, Stonewall Farms Subdivision, located in Section 32, Township 2 South, Range 5 West, DeSoto County, Mississippi, and more particularly described in plat of said subdivision recorded in Plat Book 14, Pages 1 & 2, in the office of the Chancery Clerk of DeSoto County Mississippi, containing 3.00 acres of land.

Being the same property conveyed to grantor, Moses Street Jr., and wife Jeanette T. Street, herein by Warranty Deed of record at Book Number 269, Page 529, dated April 8, 1994, filed April 19, 1994, in the Chancery Clerk's Office of DeSoto County Mississippi.

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

9-17-13

WITNESS MY SIGNATURE, 08/15/2013

/s/ Philip L. Martin
Martin & Brunavs
Attorneys At Law
2800 North Druid Hills Road
Atlanta, GA 30329
(404) 982-0088 or (877) 740-0883- Phone
M&B File # 13-18541MS
Publication Dates: Aug 22, 29, Sept 5, 12, 2013

**THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

PUBLICATION DATES:

**August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013**

NEWSPAPER:

The Desoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on September 12, 2006, Sherria Williams executed a certain deed of trust to Lem Adams III, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for WMC Mortgage Corp., which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi, in Book 2579, at Page 593; and

WHEREAS said deed of trust was ultimately assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of January 1, 2007 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on June 7, 2013 in Book 3655, at Page 600; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of January 1, 2007 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of Desoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in Desoto County, Mississippi, to wit:

Lot 21, Phase 2, Laurelwood Subdivision, located in Section 33, Township 1 South, Range 8 West, Desoto County, Mississippi as shown on plat of record in Plat Book 36, Page 5, in the Chancery Clerk's Office of Desoto County, Mississippi.

9-17-13

8/22/13 9:34:14
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

PUBLICATION DATES:

**August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013**

NEWSPAPER:

The Desoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on April 24, 2006, Johnny R. Hamilton, III and Jennifer J. George executed a certain deed of trust to Lender's Title & Escrow, LLC, Trustee for the use and benefit of Challenge Financial Investors, Corp., which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi, in Book 2461, at Page 459; and

WHEREAS said deed of trust was ultimately assigned to WELLS FARGO BANK, NATIONAL ASSOCIATION, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of September 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-HE2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on June 7, 2013 in Book 3655, at Page 593; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, WELLS FARGO BANK, NATIONAL ASSOCIATION, as Trustee under POOLING AND SERVICING AGREEMENT Dated as of September 1, 2006 SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2006-HE2 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of Desoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in Desoto County, Mississippi, to wit:

Lot 541, Section M, Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, as per plat thereof recorded in Plat Book 51, Page 8, in the Chancery Clerk's Office of Desoto County, Mississippi.
A.P.N.:1067352400054100

8/22/13 9:33:39
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

9-17-13

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

PUBLICATION DATES:

**August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013**

NEWSPAPER:

The Desoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on December 13, 2005, Jim Duncan executed a certain deed of trust to Fidelity National Title Company of New York, A New York Corporation, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Encore Credit Corp., A California Corporation, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi, in Book 2390, at Page 358; and

WHEREAS said deed of trust was ultimately assigned to U.S. Bank National Association, as Trustee for the GSAMP Trust 2006-HE2 Mortgage Pass-Through Certificates, Series 2006-HE2 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on December 12, 2012 in Book 3552, at Page 462; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Trustee for the GSAMP Trust 2006-HE2 Mortgage Pass-Through Certificates, Series 2006-HE2, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of Desoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in Desoto County, Mississippi, to wit:

Lot 92, Section A, Fairfield Meadows Subdivision, in Section 32, Township 1 South, Range 8 West, as shown on Plat of record in Plat Book 62, Pages 19-26, in the Chancery Clerk's Office of Desoto County, Mississippi, to which Plat reference is hereby made for a more particular description of said property.

9-17-13

8/22/13 9:33:03
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

PUBLICATION DATES:

**August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013**

NEWSPAPER:

The DeSoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on July 31, 2006, William Gartrell and Mary Gartrell executed a certain deed of trust to First National Financial Title, Trustee for the use and benefit of New Century Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Book 2540, at Page 62; and

WHEREAS said deed of trust was ultimately assigned to Deutsche Bank National Trust Company, as trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE8 Mortgage Pass-through Certificates, Series 2006-HE8 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on March 25, 2013 in Book 3610, at Page 303; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE8 Mortgage Pass-through Certificates, Series 2006-HE8, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of DeSoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

Lot 148, Section E, Crumpler Place Subdivision, situated in Section 32, Township 1 South, Range 6 West, as shown by plat of record in Plat Book 56, Page 46, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

9-17-13

8/22/13 9:32:30
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

PUBLICATION DATES:

**August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013**

NEWSPAPER:

The Desoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on August 31, 2006, Larry Wiley, Jr. and Mary Wiley executed a certain deed of trust to Peter F. Makowiecki, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., as nominee for First Horizon Home Loan Corporation, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi, in Book 2554, at Page 9; and

WHEREAS said deed of trust was ultimately assigned to U.S. Bank, National Association, as Trustee under the Pooling and Servicing Agreement dated as of December 1, 2006, GSAMP Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006-HE8 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on July 15, 2013 in Book 3676, at Page 284; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank, National Association, as Trustee under the Pooling and Servicing Agreement dated as of December 1, 2006, GSAMP Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006-HE8, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of Desoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in Desoto County, Mississippi, to wit:

9-17-13

8/22/13 9:31:38
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Commencing at an existing fence post in the Northerly line of the Southeast Quarter of Section 21, Township 2 South, Range 5 West, in Desoto County, Mississippi, said fence post being 1320 feet Westwardly from the Northeast corner of the Southeast Quarter of said Section 21; thence South 05 degrees 05' East 630.0 feet to the point of beginning; thence South 05 degrees 05' East 690.0 feet to a point; thence North 27 degrees 30' West 642.0 feet to a point; thence North 82 degrees 55' East 260.0 feet to the point of beginning. All lying in the Southeast Quarter of Section 21, Township 2 South, Range 5 West in Desoto County, Mississippi, and containing 2.03 acres, as shown on plat of survey made by Carl G. Clark, dated March 29, 1991. Lying in the SE 1/4.

Subject to the right of way for any public roads and rights of way and easements of record and to all zoning regulations in effect for Desoto County, Mississippi.

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

PUBLICATION DATES: August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013
NEWSPAPER: The DeSoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on August 24, 2004, Jerol D. Simmons and Lakesha A. Simmons executed a certain deed of trust to Jim B. Tohill, Trustee for the use and benefit of Ameriquest Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Book 2068, at Page 0334; and

WHEREAS said deed of trust was ultimately assigned to Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-R11 and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on June 27, 2013 in Book 3666, at Page 382; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-R11, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of DeSoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

Lot 1809, Section "E", DESOTO VILLAGE SUBDIVISION, in Section 33, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 22-25, in the Office of the Chancery Clerk of Desoto County, Mississippi.

9-17-13

8/22/13 9:30:34
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

PUBLICATION DATES:

**August 22, 2013, August 29, 2013, September 5, 2013,
September 12, 2013**

NEWSPAPER:

The Desoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on June 19, 2007, Jane Chavis and Charles Chavis executed a certain deed of trust to Rita Borzym, Trustee for the use and benefit of Morgan Stanley Credit Corporation, which deed of trust is of record in the office of the Chancery Clerk of Desoto County, State of Mississippi, in Book 2748, at Page 160; and

WHEREAS said deed of trust was ultimately assigned to Raymond James Bank, NA and said beneficiary has substituted Holly Ratcliff as Trustee by instrument recorded in the Chancery Clerk's Office on June 27, 2013 in Book 3666, at Page 387; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Raymond James Bank, NA, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 17, 2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of Desoto County, at Hernando, Mississippi to the highest and best bidder for cash the following described property situated in Desoto County, Mississippi, to wit:

All that certain parcel of land situate in the County of Desoto and State of Mississippi being known and designated as follows: Lot 78, Section E, Deerfield Subdivision, Section 35, Township 1 South, Range 7 West, in Desoto County, Mississippi as shown on plat of record in Plat Book 42, page 2, in the Office of Chancery Court of Desoto County, Mississippi, to which plat reference is made for a more particular description.

I will convey only such title as vested in me as Substituted Trustee.

Holly Ratcliff
Substituted Trustee
Jauregui & Lindsey, LLC
Post Office Box 1453
Madison, MS 39130
(601) 982-3030

Publication dates: August 22, 2013, August 29, 2013, September 5, 2013, September 12, 2013

9-17-13

8/22/13 9:31:11
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

8/23/13 10:50:36
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on September 17, 2007, Howard L. LaCroix, Betty J LaCroix, Husband and Wife, executed a deed of trust to Lem Adams, III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as Nominee for SunTrust Mortgage, Inc., its successors and assigns, which deed of trust is recorded in Deed of Trust Book 2,793 Page 483 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to SunTrust Mortgage, Inc. by instrument dated May 8, 2013, and recorded in the Office of the aforesaid Chancery Clerk in Book 3637 at Page 513; and

WHEREAS, the aforesaid, SunTrust Mortgage, Inc., the holder of said deed of trust and the note secured thereby, substituted Underwood Law Firm PLLC, as Trustee therein, as authorized by the terms thereof, by instrument dated July 10, 2013 and recorded in the Office of the aforesaid Chancery Clerk in Book 3679 at Page 180; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, SunTrust Mortgage, Inc., having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, WE, Underwood Law Firm PLLC, Substituted Trustee in said deed of trust, will on the 17th day of September, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

9-17-13

Lot 184, Second Revision, Section A, Stonehedge Place Patio Homes S/D,
Section 29 Township 1 South Range 7 West DeSoto County, Mississippi, as per
plat thereof recorded in Plat book 46, page 19, in the office of the Chancery Clerk
of DeSoto County, Mississippi.

WE WILL CONVEY only such title as is vested in Underwood Law Firm PLLC as
Substituted Trustee.

WITNESS OUR SIGNATURE, this the 15th day of August, 2013.



Underwood Law Firm PLLC
SUBSTITUTED TRUSTEE

BY: John C. Underwood, Jr.
Managing Member

Control #13060842

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on March 25, 2008, Sidney Brown and Shirley Brown, executed a deed of trust to William H. Glover, Jr., Trustee for the benefit of Wells Fargo Bank, N.A., which deed of trust is recorded in Deed of Trust Book 2,879 At Page 286 in the Office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to TruCap Grantor Trust 2010-2 by instrument dated October 22, 2010, and recorded in the Office of the aforesaid Chancery Clerk in Book 3,291 at Page 529; and

WHEREAS, the aforesaid, TruCap Grantor Trust 2010-2, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated April 11, 2011 and recorded in the Office of the aforesaid Chancery Clerk in Book 3,297 at Page 271; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, TruCap Grantor Trust 2010-2, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee in said deed of trust, will on the 17th day of September, 2013, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

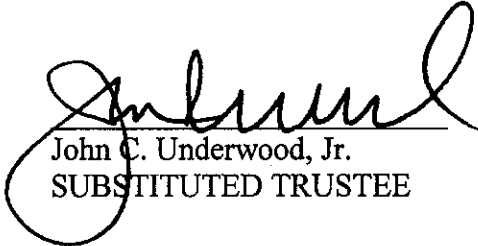
Lot 37, Section E, Lyon's Gate Subdivision, in Sections 15 & 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in

9-17-13

Plat Book 101, Pages 46-47, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 16th day of August, 2013.



John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11010053

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 30th day of December, 2008, Sharon D. Johnson, executed a Deed of Trust to Charles M. Quick, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. , which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2978 at Page 535 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3160 at Page 652 thereof; and

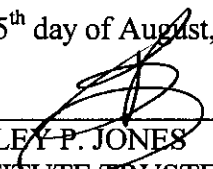
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3160 at Page 650, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 17th day of September, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 233, Section F, Worthington Subdivision, situated in Section 5, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 99, Page 13 in the Chancery Clerk's Office of DeSoto County, Mississippi

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of August, 2013.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #13-02151

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

9-17-13

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 8th day of April, 2009, Justin Lynn Taylor, executed a Deed of Trust to Jeanine B. Saylor, Trustee for the use and benefit of Magna Bank, A Federal Savings Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3016 at Page 353 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3312 at Page 731 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3693 at Page 62, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 17th day of September, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1542, Section E, Southaven West Subdivision, situated in Section 22, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 3, Page 27-28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of August, 2013.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #13-01708

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

9-17-13

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 30th day of September, 2003, Robert J. LeBlanc and Teresa R. LeBlanc, executed a Deed of Trust to Kathryn L. Harris, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1843 at Page 554 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3347 at Page 48 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3347 at Page 51, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 17th day of September, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 22, Section A, Belmor Lakes Subdivision, situated in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi as per Plat thereof recorded in Plat Book 72, Pages 28-29 in the Office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 16th day of August, 2013.



BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #13-01838

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

A&E #13-01838

9-17-13

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 29th day of April, 2005, Kendra L. Dukes and Darrell D. Dukes, executed a Deed of Trust to Davis Law Firm P.C., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2216 at Page 151 thereof; and

WHEREAS, said Deed of Trust was assigned to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3096 at Page 211 thereof; and

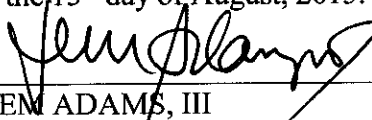
WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3096 at Page 209, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 17th day of September, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 190, Section B, Brook Hollow Subdivision, situated in Section 24, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 7, Page 35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 15th day of August, 2013.



LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #13-01968

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

9-17-13

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 5th day of October, 2006, Lisa M. Dinolfo, executed a Deed of Trust to First American Title Company, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2595 at Page 262 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2844 at Page 471 thereof; and


WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2844 at Page 473, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 17th day of September, 2013, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 165, Section C, Kingston Estates Subdivision, located in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 44, Page 13, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 19th day of August, 2013.



LEM ADAMS, III
SUBSTITUTE TRUSTEE

PREPARED BY: ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
A&E File #13-01846

PUBLISH: 08/27/2013, 09/03/2013, 09/10/2013

9-17-13